

BANK BRADESCO  
Form 6-K  
November 16, 2005

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

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**FORM 6-K**

**REPORT OF FOREIGN PRIVATE ISSUER PURSUANT TO RULE 13a-16 OR 15d-16 UNDER THE  
SECURITIES EXCHANGE ACT OF 1934**

**For the month of November, 2005**

**Commission File Number 1-15250**

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**BANCO BRADESCO S.A.**  
(Exact name of registrant as specified in its charter)

**BANK BRADESCO**  
(Translation of Registrant's name into English)

**Cidade de Deus, s/n, Vila Yara  
06029-900 - Osasco - SP  
Federative Republic of Brazil**  
(Address of principal executive office)

Indicate by check mark whether the registrant files or will file annual reports under cover Form 20-F or Form 40-F.

Form 20-F  Form 40-F

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes  No

Osasco, São Paulo, Brazil, November 11<sup>th</sup>, 2005

To  
 Securities and Exchange Commission  
 Office of International Corporate Finance  
 Division of Corporate Finance  
 Washington, DC

Gentlemen,

**Ref.: Payment of Complementary Interests on Own Capital  
 . Banco Bradesco S.A.**

The Board of Directors of Bradesco, in a meeting held today, approved the Board of Executive Officer's proposal for the payment to the Company's Stockholders of Complementary Interests on Own Capital relating to the fiscal year 2005, **in the amount of R\$1.755955872 per common stock and R\$1.931551459 per preferred stock**, which represent approximately 30.8 times the monthly interests paid, benefiting the stockholders registered in the Bank's books on this date (November 11<sup>th</sup>, 2005).

The payment will be settled on April 28<sup>th</sup>, 2006, in the net amount of **R\$1.492562491 per common stock and R\$1.641818741 per preferred stock**, already deducted fifteen percent (15%) of withholding Income Tax, except for corporate entities stockholders, which are exempted from this taxation, and thus will receive the declared amount.

The Interests on Own Capital related to the stocks deposited at CBLC (Brazilian Clearing and Depository Corporation) shall be paid to the referred CBLC, which will transfer this interests to the stockholders by means of depositor Brokerage Houses.

The table below presents a statement of the Interests on Own Capital relating to the fiscal year 2005:

**In R\$**

|                                     |                  |
|-------------------------------------|------------------|
| Monthly                             | 339,554,458.79   |
| 1 <sup>st</sup> half - Intermediary | 293,706,480.66   |
| Complementary of fiscal year 2005   | 903,739,060.55   |
| Total                               | 1,537,000,000.00 |

**Per stock, in R\$**

| Type           | Total Monthly | 1 <sup>st</sup> half - Intermediary | Complementary of fiscal year 2005 | Total       |
|----------------|---------------|-------------------------------------|-----------------------------------|-------------|
| Common (ON)    | 0.664120000   | 0.570000000                         | 1.755955872                       | 2.990075872 |
| Preferred (PN) | 0.730532000   | 0.627000000                         | 1.931551459                       | 3.289083459 |

The capital remuneration policy adopted by Bradesco aims at distributing Interests on Own Capital in the maximum amount calculated in conformity with the current legislation, which are determined, net of withholding Income Tax, in the calculation of mandatory dividends of the fiscal year as provided in the Company's Bylaws.

The Board of Executive Officers, based on the net income posted in the fiscal year 2005, may propose to the Board of Directors the distribution of Dividends to the Company's stockholders, Interests on Own Capital of the fiscal year.

Cordially,

Banco Bradesco S.A.  
*José Luiz Acar Pedro*  
*Executive Vice President and*  
*Investor Relations Officer*

